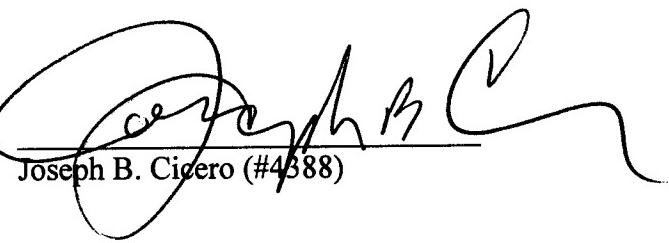


CERTIFICATE OF SERVICE

I hereby certify that on December 21, 2005, the foregoing **AF-CAP, INC.'S REPLY
BRIEF IN FURTHER SUPPORT OF MOTION FOR SUMMARY JUDGMENT** was electronically filed with the Clerk of the Court using CM/ECF, which will send notification of such filing to counsel as set forth below:

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